

EXHIBIT 172

From: Ryan, Maryanne X [maryanne.x.ryan@jpmchase.com]
Sent: 7/23/2013 5:41:27 PM
To: Belle, Lisa M [lisa.m.belle@jpmchase.com]
Subject: FW: Epstein

Maryanne Ryan
AML Investigations
VP, Compliance Director
194 Wood Ave South Iselin, NJ 08830
Phone 732-452-8071

From: Ryan, Maryanne X
Sent: Monday, July 22, 2013 11:13 AM
To: DeLuca, Phillip A; McCleerey, Kevin; Dalessio, James
Subject: RE: Epstein

Jim-

I sifted thru the KYC records and I only see the 3/2012 note from Bonnie that states; per Epstein he has to take large cash withdrawals when he takes his plane out of the country for fuel costs.

I looked back at earlier personal KYC records and do not see any reference to Duffy discussing cash and asking him to shift it from his personal account to his plane if the cash was for activities related to the plane. Can you see if you have old emails or if the banker might. Thanks

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From: DeLuca, Phillip A
Sent: Monday, July 22, 2013 10:29 AM
To: Ryan, Maryanne X; McCleerey, Kevin; Dalessio, James
Subject: RE: Epstein

Where does this stand?

From: Ryan, Maryanne X
Sent: Friday, July 19, 2013 1:09 PM
To: McCleerey, Kevin; Dalessio, James
Cc: DeLuca, Phillip A
Subject: Epstein

Kevin-

Phil and I reached out to Jim later yesterday to follow up on the Epstein withdrawals. I looked and found the check cashing by the POA Heller as follows;

A Workstation review noted that checks payable to cash from Hyperion checking 739474332 was occurring, all done in NY by his POA Harry Beller. They were written and signed by him.


A lookback from 1/11-present noted large cash withdrawals started in October 2011 in this account;

2 in 2011 totaling \$60,000

9 in 2012 totaling \$290,000 and

2 in 2013 totaling \$80,000

Since Hyperion has been around for years, it would be odd that he just started withdrawing cash in such a large manner.



739110438 Jeffrey Epstein checking was reviewed back to 1/2009 and the review found large check cashing by the POA.

4 in 2009 totaling \$100,000

6 in 2010 totaling \$170,000

6 in 2011 totaling \$200,000.

It appears he stopped cashing in the personal account and moved it to the Hyperion Air account. What documentation does PB have on this check cashing and what alert history in SONAR exists for the large check cashing.

You mentioned PB knew withdrawals were for fuel, seems odd that he would start paying cash for fuel in 2011, and since his jet probably follows him all over(NY-Florida to New Mexico), , why would all the check cashing for fuel occur in NY by the POA, wouldn't the withdrawals be where the plane or planes need fuel every place they take off from?

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